

Information to identify the case:

Debtor 1	<u>Sean P. Melvin</u>	Social Security number or ITIN	xxx-xx-2400
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Heather S. Melvin</u>	Social Security number or ITIN	xxx-xx-6228
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-22919-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean P. Melvin

Heather S. Melvin

2/18/25

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sean P. Melvin
Heather S. Melvin
Debtors

Case No. 19-22919-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 18, 2025

User: auto
Form ID: 3180W

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Total Noticed: 99

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. Melvin, Heather S. Melvin, 25 Cypress Dr., Carnegie, PA 15106-1309
sp	Hailey C. Farrell, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
sp	Jonathan Gesk, Gesk Moritz LLC, 14 E. Main Street, Carnegie, PA 15106-2456
15092170	+ Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092168	+ Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15099584	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092192	+ Creditech/Cbalv, 50 North 7th St, Bangor, PA 18013-1791
15092193	+ Creditech/Cbalv, Attn:Collections, Po Box 99, Bangor, PA 18013-0099
15092216	+ JJHPortfolio Debt Equities, LLC, 5757 Phantom Dr Ste 225, Hazelwood, MO 63042-2429
15092180	++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092176	++ JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774 address filed with court:, Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15092217	+ Lauren Gothe, 737 Penn Avenue, New Brighton, PA 15066-1342
15092259	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15092260	SYNCB/Lowe's, PO Box 965036, Orlando, FL 32896-5036
15092261	SYNCB/Sam's Club, PO Box 965036, Orlando, FL 32896-5036
15092262	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15092263	SYNCB/Walmart, PO Box 965036, Orlando, FL 32896-5036
15092265	+ Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264	+ Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15092269	+ US Heart & Vascular PC, c/o Credit Management Inc., 681 Anderson Drive #6, Pittsburgh, PA 15220-2766
15092270	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15092273	+ Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15121092	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15092274	+ Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 19 2025 08:12:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 19 2025 08:12:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 19 2025 03:17:00	Pennsylvania Dept. of Revenue, Department

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280946, P.O. Box 280946, ATTN:
BANKRUPTCY DIVISION, Harrisburg, PA
17128-0946

Case Number	Action	EDI/Text	Date/Time	Recipient
cr	+	EDI: PRA.COM	Feb 19 2025 08:12:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+	Email/Text: ebnpeoples@grblaw.com	Feb 19 2025 03:17:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15092160		Email/Text: bankruptcies@arsigroup.com	Feb 19 2025 03:17:00	American Recovery Service Inc., 555 St. Charles Drive, Suite 100, Thousand Oaks, CA 91360
15092159	^	MEBN	Feb 19 2025 03:15:35	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15116850		Email/PDF: bncnotices@becket-lee.com	Feb 19 2025 03:40:27	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15092162	+	Email/PDF: bncnotices@becket-lee.com	Feb 19 2025 03:29:27	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15092161	+	Email/PDF: bncnotices@becket-lee.com	Feb 19 2025 03:29:53	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15092163	+	EDI: BANKAMER	Feb 19 2025 08:12:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
15115752	+	EDI: BANKAMER2	Feb 19 2025 08:12:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15092166	+	EDI: TSYS2	Feb 19 2025 08:12:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092164	+	EDI: TSYS2	Feb 19 2025 08:12:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092174		Email/Text: bankruptcy@cavps.com	Feb 19 2025 03:18:00	Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
15092170	+	EDI: CAPITALONE.COM	Feb 19 2025 08:12:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092168	+	EDI: CAPITALONE.COM	Feb 19 2025 08:12:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15099584		EDI: CAPITALONE.COM	Feb 19 2025 08:12:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15092175	+	Email/Text: bankruptcy@cavps.com	Feb 19 2025 03:18:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
15092172	+	Email/Text: bankruptcy@cavps.com	Feb 19 2025 03:18:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
15099441	+	Email/Text: bankruptcy@cavps.com	Feb 19 2025 03:18:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
15092184	+	Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 19 2025 03:17:00	Choice Recovery, 1550 Old Henderson Road, Suite 100, Columbus, OH 43220-3662
15092182	+	Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 19 2025 03:17:00	Choice Recovery, Po Box 20790, Columbus, OH 43220-0790
15092185	+	Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 19 2025 03:17:00	Choice Recovery, Attn: Bankruptcy, 1550 Old Henderson Rd, Ste 100, Columbus, OH 43220-3662
15092183	+	Email/Text: bankruptcy.accounts@wakeassoc.com	Feb 19 2025 03:17:00	Choice Recovery, 1550 Old Henderson Road, Columbus, OH 43220-3626
15092188	+	Email/Text: bankruptcy@firstenergycorp.com	Feb 19 2025 03:18:00	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303

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15092186	^	MEBN	Feb 19 2025 03:15:32	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092191	+	EDI: WFNNB.COM	Feb 19 2025 08:12:00	Comenity Bank/Buckle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15092190	+	EDI: WFNNB.COM	Feb 19 2025 08:12:00	Comenity Bank/Buckle, Po Box 182789, Columbus, OH 43218-2789
15092200		EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Financial, Pob 15316, Wilmington, DE 19850
15092272		EDI: CITICORP	Feb 19 2025 08:12:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
15092271		EDI: CITICORP	Feb 19 2025 08:12:00	Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092197		EDI: CITICORP	Feb 19 2025 08:12:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092194		EDI: CITICORP	Feb 19 2025 08:12:00	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15127892		EDI: Q3G.COM	Feb 19 2025 08:12:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15096767		EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15092201	+	EDI: DISCOVER	Feb 19 2025 08:12:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
15130314	+	Email/Text: kburkley@bernsteinlaw.com	Feb 19 2025 03:18:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092202	+	EDI: BLUESTEM	Feb 19 2025 08:12:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092204		EDI: BLUESTEM	Feb 19 2025 08:12:00	Fingerhut/Webbank, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15092205	+	EDI: CITICORP	Feb 19 2025 08:12:00	Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
15092206	+	EDI: LCIICSYSTEM	Feb 19 2025 08:12:00	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092208	+	EDI: LCIICSYSTEM	Feb 19 2025 08:12:00	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092210		EDI: IRS.COM	Feb 19 2025 08:12:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15092203		EDI: BLUESTEM	Feb 19 2025 08:12:00	Fingerhut, Attn: Bankruptcy, Po Box 1250, Saint Cloud, MN 56395
15117115		EDI: JEFFERSONCAP.COM	Feb 19 2025 08:12:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15092212		EDI: JEFFERSONCAP.COM	Feb 19 2025 08:12:00	Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092180		EDI: JPMORGANCHASE	Feb 19 2025 08:12:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092176		EDI: JPMORGANCHASE	Feb 19 2025 08:12:00	Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15102865	+	Email/Text: RASEBN@raslg.com	Feb 19 2025 03:17:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca

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			Raton, FL 33487-2853
15092211	+ EDI: WFNNB.COM	Feb 19 2025 08:12:00	Jared/Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
15092214	EDI: JEFFERSONCAP.COM	Feb 19 2025 08:12:00	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15097350	Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2025 03:29:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15092219	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2025 03:29:25	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092223	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 19 2025 03:40:12	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092218	+ EDI: LENDNGCLUB	Feb 19 2025 08:12:00	LendingClub, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
15132526	+ EDI: LENDNGCLUB	Feb 19 2025 08:12:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802
15092227	Email/Text: camanagement@mtb.com	Feb 19 2025 03:17:00	M&T Credit Services, 1 Fountain Plz Fl 4, Buffalo, NY 14203
15131556	Email/Text: camanagement@mtb.com	Feb 19 2025 03:17:00	M&T Bank, PO Box 1508, Buffalo NY 14240-1508
15092232	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 19 2025 03:18:00	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092235	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 19 2025 03:18:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092228	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 19 2025 03:18:00	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15121574	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 19 2025 03:18:00	Midland Funding LLC, Po Box 2011, Warren MI 48090-2011
15092244	Email/Text: Bankruptcy.Notices@pnc.com	Feb 19 2025 03:17:00	Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092242	Email/Text: Bankruptcy.Notices@pnc.com	Feb 19 2025 03:17:00	Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092249	EDI: PRA.COM	Feb 19 2025 08:12:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092246	EDI: PRA.COM	Feb 19 2025 08:12:00	Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092253	EDI: PRA.COM	Feb 19 2025 08:12:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15129310	EDI: PRA.COM	Feb 19 2025 08:12:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15092251	+ EDI: PRA.COM	Feb 19 2025 08:12:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15092259	EDI: SYNC	Feb 19 2025 08:12:00	SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
15092260	EDI: SYNC	Feb 19 2025 08:12:00	SYNCB/Lowe's, PO Box 965036, Orlando, FL 32896-5036
15092261	EDI: SYNC	Feb 19 2025 08:12:00	SYNCB/Sam's Club, PO Box 965036, Orlando, FL 32896-5036
15092262	EDI: SYNC	Feb 19 2025 08:12:00	SYNCB/Value City Furniture, PO Box 965036, Orlando, FL 32896-5036
15092263	EDI: SYNC	Feb 19 2025 08:12:00	SYNCB/Walmart, PO Box 965036, Orlando, FL

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			32896-5036
15132825	+ Email/Text: bncmail@w-legal.com	Feb 19 2025 03:18:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
15092257	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 19 2025 03:18:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
15092256	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 19 2025 03:18:00	Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
15092258	Email/Text: PFS.Analyst@stclair.org	Feb 19 2025 03:18:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15092578	^ MEBN	Feb 19 2025 03:15:46	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15092265	+ EDI: SYNC	Feb 19 2025 08:12:00	Synchrony Bank/Walmart, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15092264	+ EDI: SYNC	Feb 19 2025 08:12:00	Synchrony Bank/Walmart, Po Box 965024, Orlando, FL 32896-5024
15132721	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Feb 19 2025 03:18:00	Towd Point Mortgage Trust 2019-3 et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
15092267	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 19 2025 03:17:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15092266	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 19 2025 03:17:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15116155	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 19 2025 03:17:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15092268	+ Email/Text: media@trueaccord.com	Feb 19 2025 03:18:00	True Accord, 303 Second Street, Suite 750, South Tower, San Francisco, CA 94107-1366
15127042	Email/Text: BNCnotices@dcmservices.com	Feb 19 2025 03:17:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15092270	EDI: VERIZONCOMB.COM	Feb 19 2025 08:12:00	Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15092273	+ EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
15121092	EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15092274	+ EDI: WFFC2	Feb 19 2025 08:12:00	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 93

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Midland Credit Management, Inc.
cr		Towd Point Mortgage Trust 2019-3, U.S. Bank Nation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15092167	*+	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
15092165	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15092171	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15092169	*+	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
15092173	*+	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321

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15092189	*+	Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15092187	*+	Collection Service Center, Inc., Pob 560, New Kensington, PA 15068-0560
15092198	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092199	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15092195	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092196	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15092207	*+	I C System Inc, Po Box 64378, Saint Paul, MN 55164-0378
15092209	*+	I C System Inc, Attn: Bankruptcy, Po Box 64378, St Paul, MN 55164-0378
15092213	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court:, Jefferson Capital Systems, LLC, 16 Mcleland Rd, Saint Cloud, MN 56303
15092181	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15092177	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, P.o. Box 15298, Wilmington, DE 19850
15092178	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092179	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15298, Wilmington, DE 19850
15092215	*	Jefferson Capital Systems, LLC, Po Box 1999, Saint Cloud, MN 56302
15092220	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092221	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092222	*+	LVNV Funding/Resurgent Capital, Po Box 1269, Greenville, SC 29602-1269
15092224	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092225	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092226	*+	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15092233	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092234	*+	Midland Funding, 320 E Big Beaver Rd Ste, Troy, MI 48083-1238
15092238	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092239	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092240	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092241	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092236	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092237	*+	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2710
15092229	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15092230	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15092231	*+	Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2710
15122441	*+	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
15092245	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Attn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15092243	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, Po Box 3180, Pittsburgh, PA 15230
15092250	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15092247	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092248	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
15092254	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
15092255	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfold, VA 23502
15092252	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021

TOTAL: 2 Undeliverable, 46 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: Feb 18, 2025

Form ID: 3180W

Total Noticed: 99

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee dcarlon@kmlawgroup.com
Julie Frazee Steidl	on behalf of Joint Debtor Heather S. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@s teidl-steinberg.com
Julie Frazee Steidl	on behalf of Debtor Sean P. Melvin julie.steidl@steidl-steinberg.com abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@s teidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor Towd Point Mortgage Trust 2019-3 U.S. Bank National Association, as Indenture Trustee mimcgowan@raslg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 9